

United States Bankruptcy Court
Eastern District of Wisconsin

In re:
Richard Byron Fredrickson
Lynn Ann Fredrickson
Debtors

Case No. 13-27440-svk
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0757-2

User: jam
Form ID: 3180W

Page 1 of 2
Total Noticed: 41

Date Rcvd: Jul 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2018.

db +Richard Byron Fredrickson, 2426 Grove Avenue, Racine, WI 53405-4214
jdb +Lynn Ann Fredrickson, 15134 Washington Avenue, Union Grove, WI 53182-9551
cr +BMO Harris Bank, N.A., Codilis, Moody & Circelli, P.C., Shawn Hillmann,
15W030 North Frontage Road, Burr Ridge, IL 60527-6921
cr Summerhouse on Everett Bay Homeowners Association,, c/o Ward and Smith, P.A.,
Post Office Box 8088, Greenville, NC 27835-8088
cr Wells Fargo Bank, N.A., Default Document Processin, N9286-01Y, 1000 Blue Gentian Road,
Eagan, MN 55121-7700
8366566 +Allstate Insurance Company, 2775 Sanders Road, Northbrook, IL 60062-6127
8548214 +BMO HARIRIS BANK NA, 770 N WATER STREET, BRK-180-RC, MILWAUKEE, WI 53202-0002
8366568 +BMO Harris Bank, 770 N. Water Street, Milwaukee, WI 53202-0002
8366567 +BMO Harris Bank, Attn: Bankruptcy Department, 111 W. Monroe St., Chicago, IL 60603-4095
8404206 Benjamin E. Waller, Ward and Smith, P.A., Post Office Box 8088, Greenville, NC 27835-8088
8366572 Direct Loans, US Dept. of Education, PO Box 530260, Atlanta, GA 30353-0260
8366574 Equifax Information Services LLC, P.O. Box 740256, Atlanta, GA 30374-0256
8366575 Experian, P.O. Box 2002, Allen, TX 75013-2002
8366576 FedLoan Servicing, PO Box 69184, Harrisburg, PA 17106-9184
8366579 Kohn Law Firm S.C., 735 N. Water St., Suite 1300, Milwaukee, WI 53202-4106
8366580 +Marshall & Ilsley Bank, 401 N Executive Drive, Brookfield, WI 53005-6013
8366581 Meadow Ridge of Door County, LLC, P.O. Box 78843, Phoenix, AZ 85062-8843
8366573 +Michael F. Dubis, Attorney at Law, 208 E. Main Street, Waterford, WI 53185-4304
8366583 +Orange Lake Capital Management, 8505 W. Irlo Bronson Memorial Hwy, Kissimmee, FL 34747-8217
8366584 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
8366585 PNC Bank, P.O. Box 94982, Cleveland, OH 44101-4982
8366587 +Racine County Treasurer, Racine County Courthouse, 730 Wisconsin Ave.,
Racine, WI 53403-1274
8366590 +Summerhouse on Everett Bay HOA, c/o Kuester Management Group, P.O. Box 3340,
Fort Mill, SC 29716-3340
8366591 +Summerhouse on Everett Bay HOA, Inc., c/o CAMS, 1630 Military Cutoff Road, Ste 108,
Wilmington, NC 28403-5719
8404207 +Summerhouse on Everett Bay Homeowners Association, Ward and Smith, P.A.,
Post Office Box 8088, Greenville, NC 27835-8088
8366592 Summerhouse on Everette Bay HOA Assoc., c/o Ward & Smith, P.O. Box 8088,
Greenville, NC 27835-8088
8366571 +Town of Clearfield, N8856 State Road 80, New Lisbon, WI 53950-9630
8366596 +Town of Yorkville, 925 - 15th Avenue, Union Grove, WI 53182-1427
8366593 Trans Union Corporation, P.O. Box 2000, Crum Lynne, PA 19022-2002
8423657 Tyler J. Russell, Ward and Smith, P.A., Post Office Box 8088, Greenville, NC 27835-8088
8437172 Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road,
Eagan MN 55121-7700

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

8366569 +Fax: 602-659-2196 Jul 11 2018 02:28:22 ChexSystems, Attn: Consumer Relations,
7805 Hudson Rd. Ste 100, Saint Paul, MN 55125-1703
8366570 +EDI: CITICORP.COM Jul 11 2018 05:38:00 Citi Corp. Credit Cards/Exxon, Credit Service,
Central Bankruptcy Department, P.O. Box 20507, Kansas City, MO 64195-0507
8366577 EDI: RMSC.COM Jul 11 2018 05:38:00 GE Capital Retail Bank,
c/o Recovery Management Systems Corp., 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
8366578 EDI: IRS.COM Jul 11 2018 05:38:00 Internal Revenue Service,
Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346
8477379 EDI: JEFFERSONCAP.COM Jul 11 2018 05:33:00 Jefferson Capital Systems LLC, PO BOX 7999,
SAINT CLOUD MN 56302-9617
8366582 +E-mail/Text: marina.williams@onslowcountync.gov Jul 11 2018 02:01:00
Onslow County Tax Office, 39 Tallman Street, Jacksonville, NC 28540-4846
8366586 EDI: PRA.COM Jul 11 2018 05:33:00 Portfolio Recovery Associates LLC, P.O. Box 41067,
Norfolk, VA 23541-1067
8366589 EDI: RECOVERYCORP.COM Jul 11 2018 05:33:00 Recovery Management Systems Corp.,
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
8366594 EDI: WFCC.COM Jul 11 2018 05:38:00 Wells Fargo Home Mortgage, P.O. Box 10335,
Des Moines, IA 50306-0335
8366595 EDI: WISCDEPREV.COM Jul 11 2018 05:38:00 Wisconsin Dept. of Revenue,
Special Procedures Unit, P.O. Box 8901, Madison, WI 53708-8901

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

8541787* FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
8366588 ##+Racine Dental Group, 1320 S. Green Bay Rd., Racine, WI 53406-4402

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 12, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2018 at the address(es) listed below:

Benjamin E Waller on behalf of Creditor Summerhouse on Everett Bay Homeowners Association,
Inc. bew@wardandsmith.com,
DocketCR@wardandsmith.com;nsf@wardandsmith.com;blh@wardandsmith.com;tcw@wardandsmith.com;docket@w
ardandsmith.com
David P. Leibowitz on behalf of Joint Debtor Lynn Ann Fredrickson dleibowitz@lakelaw.com,
ecf@lakelaw.com;leibowitzdr58596@notify.bestcase.com
David P. Leibowitz on behalf of Debtor Richard Byron Fredrickson dleibowitz@lakelaw.com,
ecf@lakelaw.com;leibowitzdr58596@notify.bestcase.com
Mary B. Grossman on behalf of Trustee Mary B. Grossman ecf@chapter13milwaukee.com,
mgwi_ecf@trusteel3.com
Office of the U. S. Trustee ustpregion11.mi.ecf@usdoj.gov
Scott Lieske ecf@chapter13milwaukee.com, mgwi_ecf@trusteel3.com
Shawn R Hillmann on behalf of Creditor BMO Harris Bank, N.A. shawn.hillmann@codilis.com
TOTAL: 7

Information to identify the case:

Debtor 1 **Richard Byron Fredrickson**
First Name Middle Name Last Name
Debtor 2 **Lynn Ann Fredrickson**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Eastern District of Wisconsin**
Case number: **13-27440-svk**

Social Security number or ITIN **xxx-xx-2494**
EIN --
Social Security number or ITIN **xxx-xx-1905**
EIN --

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard Byron Fredrickson

Lynn Ann Fredrickson

7/10/18

By the court: Susan V. Kelley
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.